

What is claimed is:

- 5        1. A data-collection system for collecting data about a user through  
monitoring user interaction on a data-packet-network comprising:  
         a proxy server connected to the data-packet-network for providing  
proxy services and for monitoring user access and interaction with those  
services;
- 10           a dedicated server interface connected to the data-packet-network  
for providing user access to the proxy services; and  
         a software application running on the proxy server for collecting and  
storing data obtained as a result of active user-interaction with the proxy  
services.
- 15        2. The data-collection system of claim 1, wherein the data-packet-network  
is the Internet network.
- 20        3. The data-collection system of claim 2, wherein the proxy server and a  
dedicated server interface are maintained by a same service-providing entity.
4. The data-collection system of claim 3, wherein the dedicated server  
interface is dedicated to providing cobrand services to users of a cobrand  
partner.
- 25        5. The data-collection system of claim 4, wherein the proxy services  
includes a data-collection, aggregation, and summary service.

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5        7. The data-collection system of claim 6, wherein the software application  
collects demographic data, account-information data, and on-line behavior  
data.

8. The data-collection system of 7, wherein the collected data about a user is used to construct a multifaceted user profile.

9. The data-collection system of claim 8, wherein the data-collection is performed in an entirely automated fashion.

10. The data-collection system of claim 9, wherein additional data obtained through non-automated method is added to the data collected automatically in order to increase the scope of a multifaceted user profile.

11. The data-collection system of claim 10, wherein assembly of the multifaceted user profile is automated.

12. The data-collection system of claim 11, wherein the assembled multifaceted user profile is periodically updated in automated fashion.

13. A method for collecting, storing, and utilizing data related to a user interacting with proxy services on a data-packet-network comprising the steps of:

(a) monitoring all user activity and transactions associated with interactive use of the proxy services;

(b) parsing applicable data resulting from the user activity and transactions;

5 (c) recording the applicable data in a secure an organized fashion; and

(d) incorporating the recorded data for the purpose of creating a multifaceted user profile.

10 14. The method of claim 13, wherein the data-packet-network is the Internet network.

15 15. The method of claim 14 wherein in step (a), transactions include purchases, site registrations, and orders for summary data.

16. The method of claim 15 wherein in step (a), user activity includes activity at an interfacing server.

20 17. The method of claim 16 wherein in step (c), applicable data is recorded to a data repository external to the server recording the data.

18. The method of claim 17 wherein in step (c), applicable data is recorded to a data repository held within the server recording the data.